

# Experience Wanted:

## An Employment Guide for Montana Seniors



**RESEARCH & ANALYSIS BUREAU**  
WORKFORCE SERVICES DIVISION  
MONTANA DEPARTMENT OF LABOR & INDUSTRY



This publication was adapted from "Utah Careers for Older Workers"  
a publication and website by Utah's Department of Workforce  
Services (<http://jobs.utah.gov/opencms/wi/pubs/olderworker/>).



## Myth vs. Reality

**Myth:** Employers don't like to hire people over 50.

**Reality:** Many people in their sixties, seventies and even eighties are still working.

**Myth:** Older workers are less flexible and adaptable.

**Reality:** Older workers are just as adaptable once they understand the reason for changes. They are more likely to ask "why?" because they have seen processes abandoned in mid-stream.

**Myth:** Older workers are not as productive as younger workers.

**Reality:** Overall productivity does not decline as a function of age. Productivity can actually rise due to greater worker accuracy, dependability and capacity to make better on-the-spot judgments. Older workers' production rates are steadier than other age groups.

**Myth:** Benefit and accident costs are higher for older workers.

**Reality:** Total sick days per year of older workers are lower than other age groups because they have fewer acute illnesses and sporadic sick days. Insurance costs do rise gradually with age. However, they are offset by lower costs due to fewer dependents. Older workers take fewer risks in accident-prone situations and statistically have lower accident rates than other age groups.

**Myth:** Older workers face health issues.

**Reality:** Older workers have better attendance records than younger workers.

**Myth:** Older workers can't meet the physical demands of working.

**Reality:** Most jobs do not require great strength or heavy lifting.

**Myth:** You can't teach an old dog new tricks.

**Reality:** Studies show only a negligible loss of cognitive function in people under 70. They have better study attitudes and accumulated experience, which lowers training costs. For example, the fastest growing group of internet users is people over 50.

**Myth:** Training older workers is a lost investment because they will not stay on the job for long.

**Reality:** The future work life of an employee over 50 usually exceeds the life of new technology for which the workers are trained.

**Myth:** Older workers are not as creative or innovative.

**Reality:** General intelligence levels are the same as those of younger workers. Roughly 80 percent of the most workable and worthwhile new production ideas are produced by employees over 40 years old.

## Young At Heart

So, you've retired. But, you need extra cash or you want a productive way to keep busy. Maybe you want to stay mentally active or just like working. Returning to work is certainly an alternative. What are some things you want to consider?

## The Pros and Cons

### PROS

#### **Money**

Employment will give you extra cash or delay the time until you must tap your nest egg.

#### **Health insurance**

Your new employer might provide group health coverage.

#### **Mental activity**

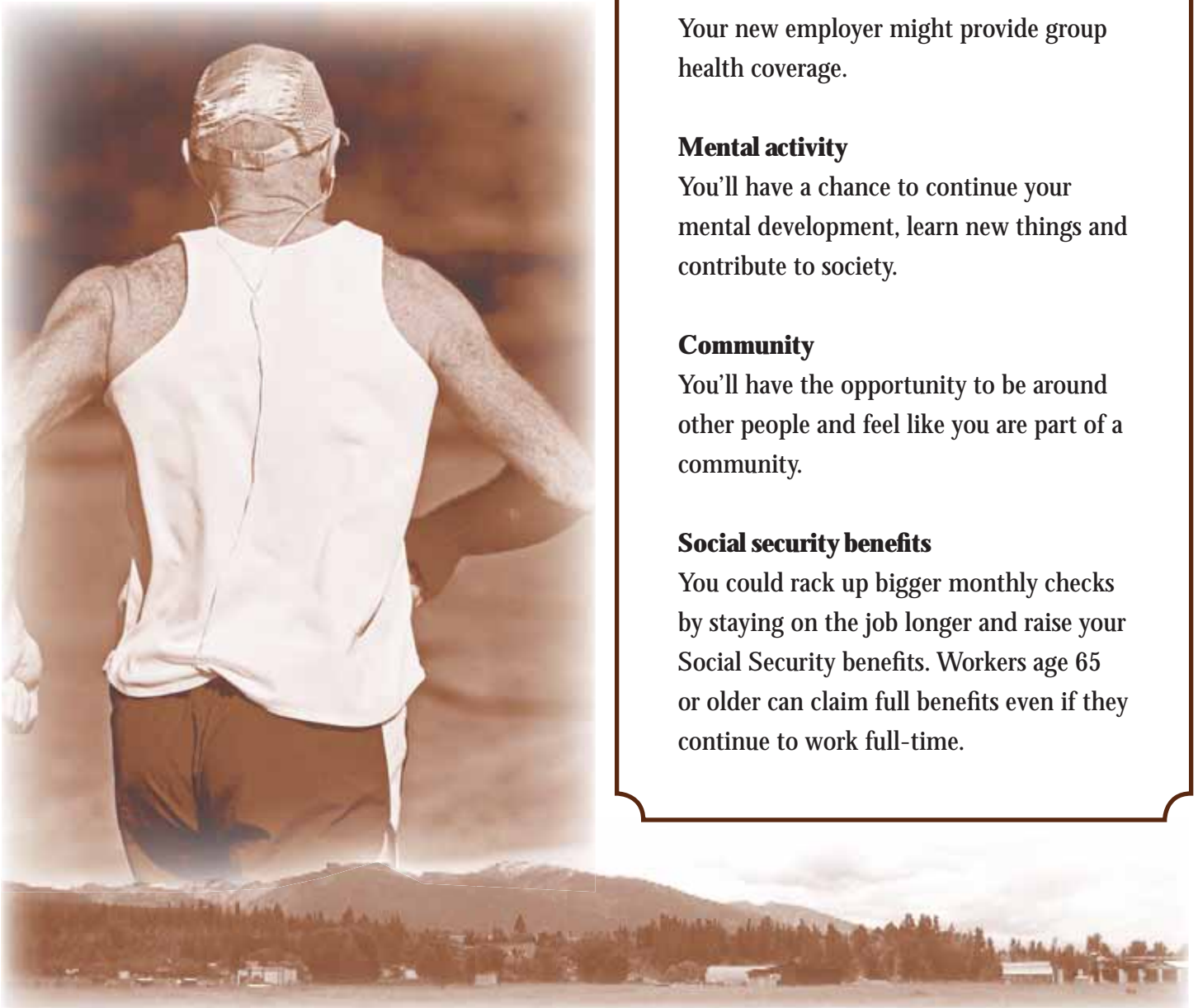
You'll have a chance to continue your mental development, learn new things and contribute to society.

#### **Community**

You'll have the opportunity to be around other people and feel like you are part of a community.

#### **Social security benefits**

You could rack up bigger monthly checks by staying on the job longer and raise your Social Security benefits. Workers age 65 or older can claim full benefits even if they continue to work full-time.







## CONS

### **Age discrimination**

It still exists. That's why it is imperative for older people to keep their work skills up to date.

### **Pension problems**

Returning to work after retiring could impact your pension. Check with your former employer to make sure you won't be hit with any penalties.

### **Taxes on social security benefits**

By working and increasing your income, there's a greater chance that a larger percentage of your benefits will be subject to income taxes.

### **Less leisure time**

You'll have less free time if you work after retirement.

### **IRA withdrawals**

If you have a traditional IRA and are working in retirement, you still will have to take required minimum distributions at 70 and a half. These withdrawals count as income, which could mean more of your social security benefits would be taxed.

## **What Do You Want to Do?**

When returning to work after retirement, don't be afraid to dream or try something new.

- Think about what you wanted to do when you were younger but never did. Still interested?
- Complete some know yourself exercises in a career book.
- Look at the Sunday newspaper want ads and jot down three jobs that intrigue you. Research careers on [www.ourfactsyourfuture.org](http://www.ourfactsyourfuture.org) or [safmt.org](http://safmt.org).
- Visit your local Job Service Workforce Center to see what they can do to help you.
- Determine what skills you already have
- Find the local chapter of a trade association for a business in which you might be interested.
- Join a job networking group.
- Ask the Chamber of Commerce if employers in your area are hiring for the jobs you are considering.
- List five or six places in your community where you would like to work.
- Check out three or four franchise ideas for a small business.
- Check the AARP website ([www.aarp.org/money/careers/findingajob/featuredemployers](http://www.aarp.org/money/careers/findingajob/featuredemployers)) for companies who like to hire seniors.

# Finding Employment After 50

It's called the "gray ceiling", the challenges people fifty or older face when trying to re-enter the work force. Today, the question of age is becoming less of a factor in longevity with the company, since there are no guarantees that the younger worker will remain with the employer longer than the older worker. In fact, the odds are that the younger worker will move frequently as he or she makes career advances.

## Companies seek workers who:

- Can easily adapt to change
- Have current skills
- Are "technology savvy"

## The top three mistakes older workers make:

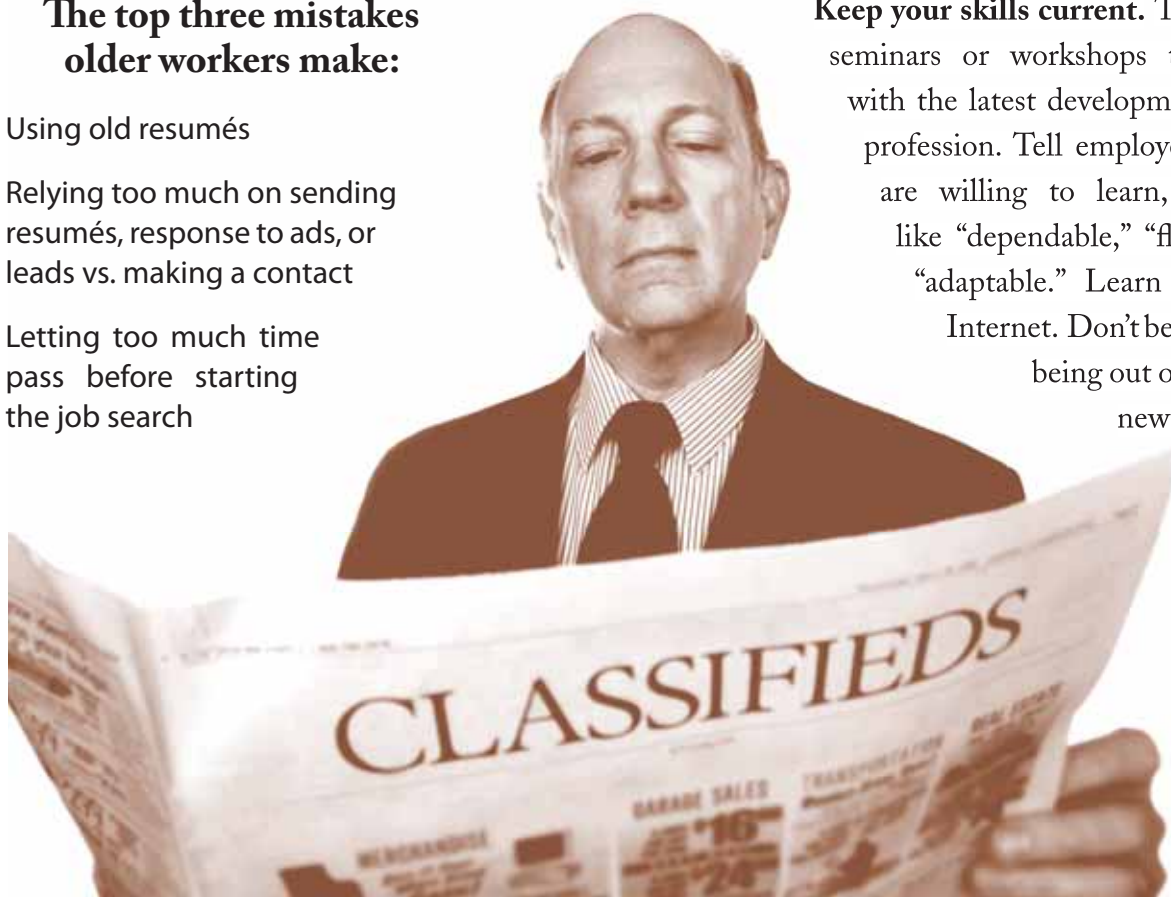
- Using old resumé's
- Relying too much on sending resumé's, response to ads, or leads vs. making a contact
- Letting too much time pass before starting the job search

## Here are some effective job hunting tips for older workers:

**Keep a positive attitude.** Never say anything negative about previous bosses or companies you've worked for. Have a "can do" attitude.

**Network!** Talk to people you know and ask them for leads. They may know of people who are hiring. It's still "who you know" that matters, so make contact with professional colleagues, former bosses and co-workers, or anyone else who can provide you with information about work in your field of interest. Don't forget your family and friends. Ask them for leads; they may know of people who are hiring.

**Keep your skills current.** Take courses, seminars or workshops to keep up with the latest developments in your profession. Tell employers that you are willing to learn, use words like "dependable," "flexible," and "adaptable." Learn to use the Internet. Don't be perceived as being out of touch with new technology.





**Update your resumé.** The traditional chronological resumé showing a long work history can result in rejection, such as “over-qualified.” Use a combination or functional resumé. De-emphasize dates. You will age yourself by listing dates you graduated from high school or college. Emphasize your last ten years of employment; anything earlier can be summarized. Hiring officials are not interested in what you did twenty years ago; they want to know what you can do today.

**Research the company.** Find out about the company before you interview. You can use this information to show how your skills, experience, knowledge and abilities can enhance their bottom line.

**Prepare for the interview.** Be prepared to answer the standard questions about being over-qualified and wanting too much money. Let them know you can

do the job. Hiring officials can’t or won’t come right out and say, “You’re too old.” Instead they may say something like “You seem over-qualified,” etc.

**Be prepared for “money” questions.** Be flexible, but practical. Establish a pay range. The bottom is the least you can accept; the top is what you would like to make. Find out what employers are paying people in specific occupations at [www.ourfactsyourfuture.org](http://www.ourfactsyourfuture.org).

**Focus on the assets of older workers.** When employers have difficulty finding skilled workers, the older worker takes on a greater value. Older workers can begin to contribute to the company without costly training or disruption to customer service. When selling your job experience, remember other benefits you can bring to the employer or job such as stability, loyalty, knowing the value of the dollar, and a strong work ethic.

### 10 Job Ideas for Older Workers

- |                     |  |
|---------------------|--|
| ☆ Teacher Assistant | ☆ Tour Guides                                  |
| ☆ Consultant        | ☆ Security Screener                            |
| ☆ Bank Teller       | ☆ English Instructor<br>(in a Foreign Country) |
| ☆ Floral Assistant  | ☆ Home Care Assistant                          |
| ☆ Customer Greeter  | ☆ Mystery Shopper                              |

From the on-line AARP article, “10 Job Ideas for Older Workers” by Lance Helgeson.  
Available at [www.aarp.org/bulletin/yourlife/0905\\_sidebar\\_2.html](http://www.aarp.org/bulletin/yourlife/0905_sidebar_2.html).



## Staying Current

If you examine any list of job-seeking tips for seniors you are likely to find a section on keeping your skills current and remaining flexible. With rapid increases in technology, today's workplace requires workers who are willing to learn and change with the job. To stay employable older workers must be continually updating their skill sets.



**Be sure to boost your software skills.** Jobs ranging from clerical work to retail sales now require some expertise with computers—particularly a working knowledge of the Microsoft Windows environment. Find out what are the “in-demand” software skills.

### Tips:

#### **Take advantage of available training opportunities.**

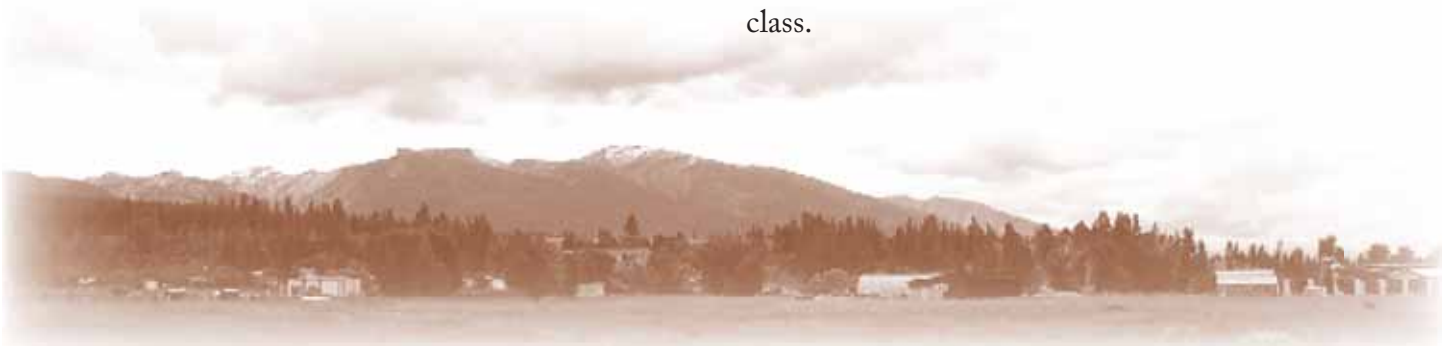
If you are already employed, make sure to get that competitive edge by taking any training your employer offers. Be the first to learn the updated software package. Don't hang on to the old technologies.

#### **Examine and determine your own skill set needs.**

Before you can update your skill set, you need to know what skills are in demand. Find out the cutting edge skills for your occupation and learn them.

You may find software tutorials offered by area community colleges, your local library or on the Web. “If people don't have these skills, they're shooting themselves in the foot,” says career counselor Linsey Levine of CareerCounsel.

**Conquer your fear.** Don't be afraid to take a class at the local community college. More and more older students are upgrading their skills. Chances are you won't be the only “non-traditional” student in the class.







**Know at least the computer basics:**

- Basic skills to operate a computer, such as handling a computer mouse, typing on a keyboard, and navigating file systems and menus.
- Microsoft Office programs, with particular attention to Word, Excel and PowerPoint—roughly in that order.
- Essential Internet skills, such as e-mail, Web browsing and searching.

**Enlist others in getting started.** Find a reverse mentor—a younger person who can guide you in updating your skills. When it comes to computers and software, your children, grandchildren or friends can be a great resource. If you aren't sure how up-to-date your skills are, you might want to visit a temporary employment agency and take their tests.

**Search out resources for training.** There are an amazing number of resources for upgrading your skills—particularly your computer skills. Much training is free or close to it. Libraries, senior centers, learning centers, adult or continuing education programs, community colleges and online tutorials can all help you upgrade your skills. A library is often the best starting point, since libraries typically have computers available for patrons' use and may even offer brief computer classes (or know of the best local options).

**Once you take training, be sure to practice.** Any skill not put to use will deteriorate and evaporate if it isn't used.

**Be sure to market your new skills.** New skills will aid you only if you let people know you have them. You might want to think about two things: experience and work samples. Volunteer work can help increase your skill levels. When you update your skills as technology advances, it shows that you are someone who loves learning. It will give employers the impression that you are resilient and adaptable.

**Make sure your resume and the way you send it reflect your skills.** If you can't e-mail your resume, it signals that you may not be wired to the Internet or comfortable using e-mail. It also indicates you don't understand that recruiters need resumes that are in data form so they can search the text.

Be fearless, explore new technology and you will be able to compete in today's job market!



# How Work Affects Your Social Security Benefits

## How much can I earn and still get benefits?

If you work and are full retirement age (age 65 and six months in 2005) or older, you may keep all of your benefits, no matter how much you earn.

If you are younger than age 65 and six months all year, there is a limit to how much you can earn and still receive full Social Security benefits. If you are younger than age 65 and six months in all of 2005, the Social Security Administration must deduct \$1 from your benefits for each \$2 you earned above \$12,000.

If you turn 65 and 6 months during 2005, the government must deduct \$1 from your benefits for each \$3 you earned above \$31,800 until the month you turn 65 and six months.

## How much will I get?

The following table gives you an idea of how much you will receive in Social Security benefits for the year 2005, based on your monthly benefits and estimated earnings.

### For people younger than age 65 and 6 months during the whole year

| If your monthly Social Security benefit is: | And you earn:    | You Will Receive Yearly Benefits Of: |
|---|------------------|--------------------------------------|
| \$500                                       | \$12,000 or less | \$6,000                              |
| \$500                                       | \$15,000         | \$4,500                              |
| \$500                                       | \$20,000         | \$2,000                              |
| \$700                                       | \$12,000 or less | \$8,400                              |
| \$700                                       | \$15,000         | \$6,900                              |
| \$700                                       | \$20,000         | \$4,400                              |
| \$900                                       | \$12,000 or less | \$10,800                             |
| \$900                                       | \$15,000         | \$9,300                              |
| \$900                                       | \$20,000         | \$6,800                              |





## **What income counts... and when is it counted?**

If you work for someone else, only your wages count toward Social Security's earnings limits. If you are self-employed, the Social Security Administration counts only your net earnings from self-employment. They do not count income such as other government benefits, investment—earnings, interest, pensions, annuities and capital gains.

If you work for wages, income counts when it is earned, not when it is paid. If you have income that you earned in one year, but the payment was made in the following year, it should not be counted as earnings for the year you receive it. Some examples are accumulated sick or vacation pay and bonuses.

If you are self-employed, income counts when you receive it—not when you earn it—unless it is paid in a year after you become entitled to Social Security and earned before you became entitled.

There are special rules for the year that you retire. Contact the Social Security Administration for more information.



## **Will my extra earnings increase my benefits?**

Your original Social Security benefit was based on your highest years of earnings. But each year, the Social Security Administration reviews the records for all Social Security recipients who work. If your latest year of earnings turns out to be one of your highest years, they refigure your benefits and pay you any increase due. This is an automatic process and is usually completed by October of the following year.



## The Balancing Act

If you fall in that “older worker” category, balancing work and family responsibilities can be overwhelming. You may have teenagers still at home, elderly parents who need care, grandchildren to tend, community demands, and a job—all at the same time! Workers over the age of 50 are often “caught in the middle” with family demands coming from both children and parents. How can you do it all?

AARP reports that nearly 22 million American workers are caregivers for their parents or loved ones. On the average, caregivers who work outside the home spend more hours each week caring for an older adult family member who lives with them than they spend at their job.

### **The Law...**

Since 1993, federal law offers some support for working caregivers through the Family and Medical Leave Act (FMLA). This allows eligible workers up to 12 weeks a year of unpaid leave for family caregiving without loss of job security or health benefits.

Although valuable, FMLA does not help those who cannot afford to take unpaid leave. It also has restrictions; such as company size and the amount of time a worker has been employed that keep many from being covered.

### **What can YOU do to balance your time?**

#### **Learn your company's policy about caregiving.**

Find out whether there is an Employee Assistance Program. Take advantage of flextime policies. Offer to work a less desirable shift to get flextime. Consider job-sharing or working part-time if it could work for you.

#### **Whenever possible, avoid mixing work with caregiving.**

If you have to make phone calls or search the internet for information related to your dependents' needs, do it on your lunch break. Schedule a telephone hour at work. This might be during lunch, when the dependent, family, or doctors may call you.

#### **Manage your time well at home and at work.**

Set priorities and then accomplish the most important items on your list first. Delegate responsibilities at work and at home; others can almost always take some of the burden. Pace yourself and don't do so much in one area that you can't be effective in another.





**Get all the support you can from community resources.**

Contact your local government to find out about aging services that might be available in your area. These services may provide support for you and the person you are caring for.

**Take care of your own needs.**

Pay attention to your health. Eat right, get enough sleep, and exercise regularly. Try to make time to enjoy yourself even when your schedule is packed. Take a break when the pressure gets too great; even a short walk or hot bath can help relieve the stress. Talk to someone about your feelings and needs: an employee assistance counselor, a professional counselor, or a member of the clergy.

**Invest time or money in things that will help you manage tasks.**

Consider using a computer, bookkeeper, housekeeper or community resources.

**Accept your limitations.**

Get help from another family member, a neighbor or community services when you need to take a break. What caretaking responsibilities could you give up to make life easier for you?

**Make sure other family members are involved.**

Involve your spouse and children in planning and make sure to have couple and family time alone.

## Flexibility in the Workplace

Retiring baby boomers are poised to leave a huge hole in the labor market. As time progresses, many employers will likely be amenable to adding flexibility to their workplaces. If you are one of those early retirees who wants to keep your foot in the labor market, you might want to consider some of these flexible workplace options

### Flexible Scheduling

*Flextime*—workers choose what time to begin and end their workdays. Most employers require that employees still work a certain number of hours each day. Most employers also require all workers to be present during core hours.

*Compressed Work Schedules*—employees work longer on some days in order to have more days off. For example, working 40 hours in four 10-hour days gives an employee one extra day off a week.

### Telework, Flex-Place, or Telecommuting

These terms all mean employees work somewhere other than the regular location of their workplace. The other place is usually at the employee's home. It can also be in a satellite office or telework center. Employees who work at home must have office equipment to do their work and stay in close contact with their employers. Some employers provide this equipment, but others expect the employee to buy the computer and other equipment. Through telework, you may be able to set your own hours or take time off during the day and make it up later.

### Part-Time Work

Some retirees leave their long-time employer and then work part-time—coming back to their old employer, a different employer, or even in a different kind of work.



### Job-Sharing

Dividing up a job into two parts lets you share the job with another worker. You each work about half time. Job-sharing works well in many different kinds of jobs. Some employers have formal job-sharing programs.

### Phased Retirement

In phased retirement, employees stay with their employer and work reduced hours over a period of time before full retirement.







# Of Discriminating Age

The Age Discrimination in Employment Act of 1967 (ADEA) protects individuals 40 years of age or older from employment discrimination based on age. The ADEA's protections apply to both employees and job applicants.

Under the ADEA, it is unlawful to discriminate against a person because of his/her age with respect to any term, condition, or privilege of employment, including hiring, firing, promotion, layoff, compensation, benefits, job assignments, and training.

It is also unlawful to retaliate against an individual for opposing employment practices that discriminate based on age or for filing an age discrimination charge, testifying, or participating in any way in an investigation, proceeding, or litigation under the ADEA.

The ADEA applies to employers with 20 or more employees, including state and local governments. It also applies to employment agencies and labor organizations, as well as to the federal government.

ADEA protections include:

**Apprenticeship Programs**—it is generally unlawful for apprenticeship programs to discriminate on the basis of an individual's age.

**Job Notices and Advertisements**—it is unlawful to include age preferences, limitations, or specifications in job notices or advertisements except in the rare circumstances where age is shown to be a “bona fide occupational qualification.”

**Pre-Employment Inquiries**—employers are not specifically prohibited from asking an applicant's age or date of birth. However, because such inquiries may deter older workers from applying for employment or may indicate possible intent to discriminate based on age, requests for age information will be closely scrutinized to make sure that the inquiry was made for a lawful purpose.

**Benefits**—the Older Workers Benefit Protection Act of 1990 (OWBPA) amended the ADEA to specifically prohibit employers from denying benefits to older employees. In limited circumstances, an employer may be permitted to reduce benefits based on age, as long as the cost of providing the reduced benefits to older workers is the same as the cost of providing benefits to younger workers.

**Waivers of ADEA Rights**—employer requests for employees to waive his/her rights or claims under the ADEA must meet specific minimum standards in order for a waiver to be considered knowing and voluntary.

For information on filing an age discrimination charge, contact:

Montana Human Rights Bureau  
1625 11th Avenue  
P.O. Box 1728  
Helena, MT 59624-1728  
Phone: 406-444-2884  
1-800-542-0807  
<http://erd.dli.state.mt.us/>

# Resources for Seniors

## Internet

**www.aarp.org** —the American Association for Retired Persons website. Click on the “Money and Work” button. You’ll find information on careers, looking for work, employers that embrace older workers, self-employment, etc.

**diversity.monster.com/olwo/** —career advice for older workers from monster.com.

**www.maturityworks.org** —the National Council on the Aging operates this site. Click on the “Mature Workers” section for information on national employment service programs.

**www.nowcc.org** —the National Older Worker Career Center site.

**www.50plus.com** —the official site of Canada’s Association for the Fifty-Plus. Click on “Money” for employment/job search information.

**www.quintcareers.com/mature\_jobseekers.html** — employment resources for older workers.

**www.experienceworks.org** —a nonprofit organization focusing on training and placing older workers.

**www.notyetretired.com** —employment tips for finding employment “after” retirement.

**www.retiredbrains.com** —job board for older workers, search job listings, post your resume, and register for an e-mail job-search agent. Also includes career resources specifically for older workers.

**www.theretiredworker.com** —an employment website designed specifically for retired people who want to work on a part-time, temporary or contract basis.

**www.retirecareers.com** —a job and career advice site for job-seekers ages 50 and above.

**www.seniorjobbank.org** —a job site for job-seekers aged 50 or more where you can search for full-time, part-time, temporary, and volunteer jobs (by job category, industry, location), as well as post multiple resumes and register for a job-search agent.

**www.abanet.org/aging** —the American Bar Association’s site on law and aging.

**http://www.montanaseniorcenter.org/** - Senior Centers in Montana

- Senior and Long Term Care of Montana

## Books

**Don’t Retire, REWIRE!** by Jeri Sedlar, Rick Miners; Alpha Books; ISBN: 0028642287

**What Do You Want to Do When You Grow Up?: Starting the Next Chapter of Your Life** by Dorothy Cantor; Little, Brown; ISBN: 0316127981

**So What If I’m 50?: Straight Talk and Proven Strategies for Getting Hired in the Toughest Job Market Ever** by Bob Weinstein; McGraw-Hill; ISBN: 0070691894

**New Work Opportunities for Older Americans** by Robert S. Menchin; iUniverse; ISBN: 0595094732

**Resumes for the Over-50 Job Hunter** by Samuel N. Ray; John Wiley & Sons; ISBN: 0471574236

**Resumes for the 50+ Job Hunter (Vgm Professional Resumes)** by VGM Career Horizons; VGM Career Books; ISBN: 0844243892

**How to Find a Job After 50 : From Part-Time to Full-Time, from Career Moves to New Careers** by Betsy Cummings; Warner Business Books; ISBN: 0446695394





## Montana Area Agencies on Aging

Toll Free 1-800-881-3191

### Montana Area Agencies on Aging

#### Area I Agency on Aging

100 Fir  
P.O. Box 1309  
Glendive, MT 59330  
Ph: 406-377-3564  
Fax: 406-377-3570

### Counties and Reservations Served:

|           |              |           |
|-----------|--------------|-----------|
| Carter    | Garfield     | Roosevelt |
| Custer    | McCone       | Rosebud   |
| Daniels   | Phillips     | Sheridan  |
| Dawson    | Powder River | Treasure  |
| Fallon    | Prairie      | Valley    |
| Fort Peck | Richland     | Wibaux    |

#### Area II Agency on Aging

P.O. Box 127  
Roundup, MT 59072-0127  
Ph: 406-323-1320  
Fax: 406-323-3859  
E-mail: [areatwo@midrivers.com](mailto:areatwo@midrivers.com)  
[www.midrivers.com/~areatwo/](http://www.midrivers.com/~areatwo/)

|               |                   |
|---------------|-------------------|
| Big Horn      | Northern Cheyenne |
| Crow          | Petroleum         |
| Carbon        | Stillwater        |
| Fergus        | Sweetgrass        |
| Golden Valley | Wheatland         |
| Judith Basin  | Yellowstone       |
| Musselshell   |                   |

#### Area III Agency on Aging

602 S. Main St.  
Conrad, MT 59425  
Ph: 406-271-7553  
Fax: 406-271-7553

|              |         |
|--------------|---------|
| Blaine       | Liberty |
| Blackfeet    | Pondera |
| Chouteau     | Teton   |
| Fort Belknap | Toole   |
| Glacier      |         |

#### Area IV Agency on Aging

P.O. Box 1717  
Helena, MT 59624-1717  
Ph: 406-447-1680  
Fax: 406-447-1629

|            |               |
|------------|---------------|
| Broadwater | Lewis & Clark |
| Gallatin   | Meagher       |
| Jefferson  | Park          |

#### Area V Agency on Aging

305 W, Mercury, Suite 212  
Butte, MT 59701  
Ph: 406-782-5555  
Fax: 406-782-5662

|            |            |
|------------|------------|
| Beaverhead | Madison    |
| Deer Lodge | Powell     |
| Granite    | Silver Bow |

### Montana Area Agencies on Aging

#### Area VI Agency on Aging

110 Main Street, Suite 5  
Polson, Montana 59860  
Phone: 406-883-7284  
Fax: 406-883-7363  
[www.westernmontanaagingservices.org/](http://www.westernmontanaagingservices.org/)

### Counties and Reservations Served:

Lake  
Lincoln  
Mineral  
Salish/Kootenai  
Sanders

#### Area VIII Agency on Aging

501 Bay Drive  
Great Falls, MT 59404  
Ph: 406-454-6990  
Fax: 406-454-6991

Cascade

#### Area IX Area Agency on Aging

160 Kelly Rd.  
Kalispell, MT 59901-5143  
Ph: 406-758-5730  
Fax: 406-758-5732

Flathead

#### Area X Agency on Aging

2 West 2nd Street  
Havre, MT 59501  
Ph: 406-265-5464  
Fax: 406-265-3611

Hill  
Rocky Boy

#### Area XI Agency on Aging

Missoula Aging Services  
337 Stephens Ave.  
Missoula, MT 59801  
406-728-7682  
[www.missoulaagingservices.org/home.html](http://www.missoulaagingservices.org/home.html)

Missoula  
Ravalli





## **RESEARCH & ANALYSIS BUREAU**

W O R K F O R C E   S E R V I C E S   D I V I S I O N

M O N T A N A   D E P A R T M E N T   O F   L A B O R   &   I N D U S T R Y

**P.O. Box 1728  
Helena, MT 59624-1728  
Ph: (406) 444-2430  
or (800) 541-3904  
Fax: (406) 444-2638**

**[www.ourfactsyourfuture.org](http://www.ourfactsyourfuture.org)**